

Certificate Number: 16339-PAW-DE-033445328

Bankruptcy Case Number: 19-23478



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on September 22, 2019, at 3:29 o'clock AM EDT, Douglas Horvath completed a course on personal financial management given by internet by Second Bankruptcy Course, LLC, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Western District of Pennsylvania.

Date: September 22, 2019 By: /s/Kelley Tipton

Name: Kelley Tipton

Title: Certified Financial Counselor